

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 7,340,434 B2
APPLICATION NO. : 09/783980
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INVENTOR(S) : Peter A. Schnall

Page 1 of 1


It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Title page, col. 1, item (73), "Capitol One Financial Corporation" should read

--Capital One Financial Corporation--.

Signed and Sealed this

Seventeenth Day of June, 2008

A handwritten signature in black ink, reading "Jon W. Dudas". The signature is stylized, with a large, looped initial "J" and a cursive "Dudas".

JON W. DUDAS
Director of the United States Patent and Trademark Office